

FIFTH THIRD BANCORP

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1070345	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$108,972	\$114,540	5.1%		
Loans	\$79,636	\$83,852	5.3%		
Construction & development	\$4,466	\$2,855	-36.1%		
Closed-end 1-4 family residential	\$12,055	\$14,415	19.6%		
Home equity	\$10,030	\$9,450	-5.8%		
Credit card	\$1,886	\$1,967	4.3%		
Other consumer	\$10,950	\$653	-94.0%		
Commercial & Industrial	\$22,340	\$25,588	14.5%		
Commercial real estate	\$9,644	\$9,002	-6.7%		
Unused commitments	\$44,119	\$47,720	8.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11,005	\$10,813	-1.7%		
Asset-backed securities	\$607	\$455	-25.0%		
Other securities	\$3,249	\$3,515	8.2%		
Cash & balances due	\$3,675	\$4,446	21.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$5,793	\$5,875	1.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$6,077	\$4,771	-21.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$93,222	\$99,282	6.5%		
Deposits	\$85,007	\$89,689	5.5%		
Total other borrowings	\$4,222	\$5,077	20.2%		
FHLB advances	\$1,558	\$2,555	64.0%		
Equity					
Equity capital at quarter end	\$15,749	\$15,258	-3.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$47	\$52	NA		
Performance Ratios					
Tier 1 leverage ratio	12.0%	11.2%	--		
Tier 1 risk based capital ratio	13.1%	11.9%	--		
Total risk based capital ratio	15.0%	13.5%	--		
Return on equity ¹	7.6%	8.5%	--		
Return on assets ¹	1.1%	1.1%	--		
Net interest margin ¹	4.1%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	118.8%	105.6%	--		
Loss provision to net charge-offs (qtr)	47.3%	22.6%	--		
Net charge-offs to average loans and leases ¹	1.8%	1.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	12.3%	13.9%	0.9%	0.6%	--
Closed-end 1-4 family residential	5.6%	5.1%	0.7%	0.4%	--
Home equity	1.2%	1.2%	0.6%	0.5%	--
Credit card	4.3%	3.3%	1.9%	1.4%	--
Other consumer	0.9%	0.7%	0.3%	1.1%	--
Commercial & Industrial	2.2%	1.5%	0.3%	0.2%	--
Commercial real estate	4.0%	3.7%	0.4%	0.4%	--
Total loans	3.2%	2.5%	0.5%	0.3%	--